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September 21, 2011

U.S. Bankruptcy Court Clerk
Northern District of New York
100 South Clinton Street, Room 315
P.O. Box 7008
Syracuse, NY 13261-7008

Re: Ronald F. & Kathleen M. Koskowski - Case No. 06-30598

Dear Clerk:

Enclosed please find a check in the amount of \$3,843.81 for the benefit of MBNA America Bank, N.A., which represents their pro-rated share of dividends payable in the above case.

Please be advised that the address of MBNA America Bank, N.A. is P.O. Box 15168 MS 1423, Wilmington, DE 19850.

Sincerely,

HARRIS BEACH PLLC



Lee E. Woodard

LEW/ca
Enc.

FILED

SEP 23 2011

OFFICE OF THE BANKRUPTCY CLERK
SYRACUSE, NY